

**IN THE UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
NORFOLK DIVISION**

In the Matter of:

CHARLIE KENNETH RAIFORD,
TAMMY LYNN RAIFORD,
Debtor.

Case No: 10-72984-FJS
Chapter 13

NOTICE OF MOTION TO SUSPEND PLAN PAYMENTS

The debtor has filed papers with the Court to Suspend Plan Payments.

Your rights may be affected. You should read these papers carefully and discuss them with your Attorney, if you have one in this case. (If you do not have an Attorney, you may wish to consult one.)

If you do not want the Court to grant the Motion requested, or if you want the Court to consider your views on the Motion, then on or before April 3, 2013, you or your Attorney must file with the Court, at the address shown below, a written response pursuant to Local Bankruptcy Rule 9013-1(H).

You must also send a copy of your written response to:

Steve C. Taylor, Esquire
Counsel for the Debtors
Law Offices of Steve C. Taylor, P.C.
133 Mount Pleasant Road
Chesapeake, VA 23322

If you or your Attorney do not take this step, the Court may decide you do not oppose the relief sought in the motion and may enter an Order granting the Motion without further notice or hearing.

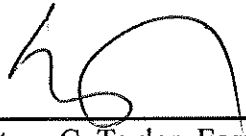
Date: 3/20/13



Steve C. Taylor, Esquire
Counsel for the Debtors

CERTIFICATE OF SERVICE

I hereby certify that a true copy of this Notice of Motion was mailed by First Class United States mail, postage prepaid, to the Office of the United States Trustee; the Chapter 13 Trustee; and all creditors and parties in interest, on 3/20, 2013.



Steve C. Taylor, Esquire

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Debtor.

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Chapter 13

MOTION TO SUSPEND PLAN PAYMENTS

NOW COME the debtors, by Counsel, and state the following, to wit:

1. That the debtors filed bankruptcy under Chapter 13 on June 23, 2010.
2. That Michael P. Cotter was appointed and serves as the Trustee in this case.
3. That the debtors Chapter 13 Plan was confirmed on October 20, 2010.
4. That Debtor husband suffered a mental break down in August 2012 resulting in an in-patient hospital stay and has still not fully recovered. He has not worked at the shipyard since his breakdown in August 2012, and officially retired January 3, 2013. The debtors are currently in financial distress due to the medical condition of the husband, and are substantially behind on all utility payments. Debtors will be proposing a modified plan reduce their plan payments to meet their disposable income available. Debtors are aware that the plan payments must be brought current not later than the 55th month. A motion has not been filed earlier due to the mental state of the debtor and his inability to communicate the need for a suspension.
5. That the debtor is unable to pay his Chapter 13 plan payments for the months of March 2013, April 2013 and for May 2013 due to the lost income and expenses.
6. Wherefore Debtors pray for a three (3) month suspension of his Chapter 13 Plan payments.
7. That the debtor must cure the arrears from the three (3) month suspension before the fifty-fifth (55) month of the Chapter 13 Plan.

WHEREFORE, the debtors pray this Honorable Court enter an Order allowing them to suspend the Chapter 13 plan payments for the months of March 2013, April 2013, and May 2013 with payments resuming in June of 2013, and that the debtor will cure the arrearages on or before the fifty-fifth (55) month of the Chapter 13 Plan.

CHARLIE KENNETH RAIFORD
TAMMY LYNN RAIFORD


/s/ Steve C. Taylor

Steve C. Taylor, Esquire,
Counsel for the debtor

Certificate of Mailing

I hereby certify that on March 28, 2013, the foregoing Motion was mailed to the debtor, all creditors, the Office of the United States Trustee, and the Chapter 13 trustee.


/s/ Steve C. Taylor

Aspire
P.O. Box 10555
Atlanta, GA 30348

Asset Acceptance, LLC (notice)
CT Corp., Reg. Ag.
4701 Cox Rd., Ste. 301
Glen Allen, VA 23060-6802

Bank of America
P.O. Box 15026
Wilmington, DE 19850-5026

Bank of America (notice-FDIC)
Brian T. Moynihan, CEO
100 N. Tryon Street
Charlotte, NC 28255

Capital One
P.O. Box 30285
Salt Lake City, UT 84130-0285

Capital One (notice)
Richard D. Fairbank, CEO
1680 Capital One Drive
Mc Lean, VA 22102

Chase
P.O. Box 15153
Wilmington, DE 19886-5153

Chase Bank (Notice)
CT Corporation, Reg. Ag.
4701 Cox Rd., Ste. 301
Glen Allen, VA 23060

Chase Freedom
P.O. Box 15299
Wilmington, DE 19850-5299

Citi Cards
P.O. Box 142319
Irving, TX 75014-2319

Citi Cards (notice)
Michael L. Corbat, CEO
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Sioux Falls, SD 57117

City of Suffolk Treasurer
P. O. Box 1583
Suffolk, VA 23439

City of Suffolk Treasurer
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Suffolk, VA 23439

Direct Merchants
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Discover
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Deerfield, IL 60015

Dominion Law Assoc.
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Windsor, VA 23487

Farmers' Bank (notice)
Richard Holland, CEO
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FIA Card Services
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FIA Card Services (RA)
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Glasser & Glasser
Collections Dept.
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Norfolk, VA 23514

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Depew, NY 14043

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Atlanta, GA 30353-0914

Lowe's Companies Inc. (notice)
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Mooresville, NC 28117

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Des Moines, IA 50368-9195

Macy's Northeast, Inc (notice)
Edward R. Parker, Reg. Agent
5511 Staples Mill Road
Henrico, VA 23228

Margolis, Pritzker
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Towson, MD 21204

Office of the Attorney General
Child Support Division
POB 12017
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Radio Shack
P.O. Box 653054
Dallas, TX 75265-3054

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Fort Worth, TX 76102-1964

Radio Shack (notice)
Corp. Sv. Co., Reg. Ag.
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Richmond, VA 23219

Resurgent Capital Services
P.O. Box 10465
Greenville, SC 29603-0465

Sears
1500 Boltonfield Street
Columbus, OH 43228

Sears (notice)
Robert A. Sears, Jr., Reg. Ag.
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Appomattox, VA 24522

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Suffolk, VA 23434

Target (RA)
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Glen Allen, VA 23060

Target National Bank
3901 West 53rd Street
Sioux Falls, SD 57106-4216

TxCSDU
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San Antonio, TX 78265-9791

Victoria's Secret
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Columbus, OH 43218-2125

Victoria's Secret (notice)
Lori Greeley, CEO
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Reynoldsburg, OH 43068

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Andover, MA 01810-1008

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